

Standard benefits

Benefit

Standard

**Accident and emergency cover**  
(there are 3 main benefits in accident and emergency cover)

1

**Accident cover:**

Casualty benefit up to R30 000 per event

In-hospital benefit up to R1 500 000 per event

Covered at a private hospital for accidents that meet the qualifying criteria

An accident shall mean a medical emergency that is an external, unexpected event that is not traceable, directly or indirectly, to a member's state of mental or physical health prior to the event

2

**Emergency (heart attack or stroke) cover:**

Casualty benefit up to R30 000 per event

In-hospital benefit up to R500 000 per event

Covered at a private hospital for emergency (heart attack or stroke) events that meet the qualifying criteria

3

**Emergency transportation cover:**

Emergency transportation, stabilisation and treatment cost paid in case of an accident or an emergency (heart attack or stroke) that requires immediate medical treatment

If the benefit limit is exceeded, and further treatment is required, the member will be transported to a state facility for further care and treatment

Accident and emergency cover includes emergency transportation, stabilisation and treatment cost, as well as the cost of diagnostic scans (like MRI and CT scans), take-home medication, internal and external prosthetics, orthotics and assistive devices, rehabilitation services (like step-down services, wound care, physiotherapy and occupational therapy), subject to both clinical approval and the respective per event limits

A maximum of R5 000 000 is payable per member per year



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